

## Connecticut Health Insurance Exchange Consumer Experience and Outreach Advisory Committee **MEETING MINUTES**

Location: Legislative Office Building  
300 Capitol Avenue, Room 1E, Hartford, CT  
Date: Tuesday, May 15, 2012  
Time: 9:00 a.m.

### **Members in Attendance**

Vicki Veltri (Co-Chair), Office of the State Healthcare Advocate; Tanya Barrett (Co-Chair), United Way of CT; Arlene Murphy; Gerard O'Sullivan, CT Insurance Department (CID); Claudia Epright; Domenique Thornton, Mental Health Association of CT; Jennifer Jaff, Advocacy for Patient's with Chronic Illness; John Erlingheuser, AARP; Shawn Lang, CT AIDS Resource Coalition; Sheldon Toubman, New Haven Legal Assistance Association, Inc.; Cheryl Forbes, Small Business for a Healthy CT; Cee Cee Woods, Exchange Board Member

### **Members Absent**

Robert Scalettar; Danielle Warren; Heather Greene; Helen Raisz

### **Other Participants**

Tia Cintron, CT Health Insurance Exchange (HIX); Bob Carey, RL Carey Consulting; Julie Lyons, HIX; Grant Porter, HIX; Roger Albritton, KPMG; Kathy Morelli, Mintz & Hoke; Chris Knopf, Mintz & Hoke; Raul Lorenzo, Bauza & Associates

### **Meeting Facilitator**

Nellie O'Gara, HES Advisors

#### **I. Call to Order and Introductions**

Co-Chair Vicki Veltri opened the meeting at 9:04 a.m. Committee members and staff introduced themselves. Ms. Veltri made a motion to alter the agenda in order to remove agenda item, *Summary Brief on Final Rules for Navigators and Brokers*, as well as to move agenda item, *KPMG Review of Consumer Assistance Program* to the beginning of the agenda in order for the bulk of discussion to be around the Essential Health Benefits. The motion was seconded. **Motion passed unanimously.**

#### **II. Committee Guiding Principles**

Nellie O'Gara conducted a roll call vote to approve of the committee Guiding Principles as before the members. All members present voted yea with the exception of Cee Cee Woods who abstained from voting as she had entered the meeting late. Sheldon Toubman, Domenique Thornton, and Shawn Lang were not present for the vote.

#### **III. Overview of Committee Tasks**

Nellie O'Gara moved the meeting into the Overview of Committee Tasks agenda item. Bob Carey provided a brief overview of the committee tasks and responsibilities. The central focus of the committee's charge is to develop a consumer outreach education and marketing plan, in concert with Mintz & Hoke, the Exchange outreach vendor.

Jennifer Jaff requested Staff restore the Basic Health Program task to the July agenda. Mr. Carey stated that the BHP was inadvertently omitted from the July agenda, and that it would be restored. Mr. Carey also stated that the BHP would be deferred to the July/August timeframe while the important decisions around the EHB package are being considered.

#### **IV. KPMG Review of Consumer Assistance Programs**

Nellie O’Gara moved the meeting into the KPMG Review of Consumer Assistance Programs agenda item. Roger Albritton, a consultant with KPMG provided a presentation of the work that has been done around consumer assistance analysis, and the two work streams the consultant group is currently working on. One work stream is around the business and technical requirements for the Exchange, while the other has been working around the consumer assistance. KPMG are the technical advisors for the Exchange. The role of KPMG is to assess existing technical models such as that of the Department of Social Services and the Connecticut Insurance Department from a business perspective in order to determine the level of leveragability.

Conversation ensued around the methodology used by KPMG in determining which models to assess. Committee members suggested further assessment of other models in various other marketplaces. A list of concerns regarding call center issues and capability assessments will be filtered through the co-chairs to KPMG.

See presentation and transcripts of this discussion below.

#### **V. Briefing: EHBs and Benchmark Plans**

Nellie O’Gara moved the meeting into the EHBs and Benchmark Plans agenda item. Mr. Carey explained that the EHBs package is the set of services that is required to be sold through the Exchange. The decision with regard to the EHBs applies not just to the Exchange but it also applies to the individual and small group market in CT in 2014 and beyond. The decision with regard to the EHBs is a market-wide decision, not just to the Exchange. The Committee recommendation, along with that of the Qualified Health Plans Committee will go before the Exchange Board, who will then make a recommendation to the Administration. At this time, there is no rule on *who* decides what the EHB package will be. If the State does not make the decision, the Federal Government will make the decision for them. The decision needs to be decided by September 2012 not just for the Feds but also for the carriers since they will need to create products that will align with the requirements.

Mr. Carey walked the Committee through the 10 broad categories in which the ACA lays out, which must be covered by the EHB package within a QHP. Committee members were asked to filter their requests for additional information through the co-chairs.

Mr. Carey summarized the next steps for the committee. Mr. Carey stated that a meeting will be held to narrow the choices down and to highlight the key differences across the options. The Board will review the committee recommendations in the July meeting or perhaps the August meeting. Mr. Carey stated that it is anticipated the Consumer and QHP committees will review the information independently and then convene jointly in order to achieve a joint recommendation to the Board.

See presentation and transcripts of this discussion below.

#### **VI. Mintz & Hoke Status Update**

Nellie O’Gara moved the meeting into the Mintz & Hoke Status Update agenda item. Chris Knopf provided an overview of the Mintz & Hoke presentation. The firm is presently conducting market exploration, launching a bridging communication strategy, and preparing to distribute postcards. Mr. Knopf explained that webinars are currently being conducted to which committee members have been in attendance.

Kathy Morelli provided an overview of the bridging communication strategy which includes the launch of an Exchange sitelet. The development of such sitelet would allow the Exchange to begin to establish as an entity in and of itself, as well as establish a unified presentation of information that will bridge the gap between now and the larger, more full-scale website that will be launched down the road. The launch of the sitelet is anticipated for May 26, 2012. The firm is working with the State’s IT agency to use their platform in hosting the sitelet.

Mr. Knopf announced that the firm has partnered with Bauza & Associates, a fully integrated marketing agency that specializes in segment markets. Mr. Knopf introduced Raul Lorenzo, Vice President of Operations at Bauza & Associates. Mr. Lorenzo provided an overview of the services that would be provided by Bauza & Associates in collaboration with Mintz & Hoke. The firm specializes in the transcreation of materials into the culture and the language that the culture understands.

See presentation and transcripts of this discussion below.

#### **VII. Next Steps**

Nellie O’Gara moved the meeting into the Next Steps agenda item. Mr. Carey stated that the majority if not all of the next meeting will be devoted to discussion of the EHBs.

#### **VIII. Public Comment**

No public comments were made.

#### **IX. Adjournment**

Claudia Epright made a motion to adjourn the meeting at 11:02 a.m. The motion was seconded by Jennifer Jaff. **Motion passed unanimously.**

#### **Resources:**

[Master presentation](#)

[Mintz & Hoke presentation](#)

[Transcripts](#)